BRIEF TO THE ONTARIO GOVERNMENT

ON

WOMEN AND AGING

Ontario Status of Women Council
September 1982

BACKGROUND

Early in 1981, the Ontario Status of Women Council began the preparation of a social and economic strategy for older women in the Province. In the course of this research, we reviewed Council's existing policies relating to older women as well as policy material from other groups and agencies such as the Ontario Advisory Council on Senior Citizens, the Canadian Advisory Council on the Status of Women and the National Action Committee on the Status of Women. We consulted with policy makers in a variety of areas within the Ontario Government and without, and as well, reviewed relevant literature on the subject.

In November, a draft report was presented to the Second Annual Consultation on women's issues. Delegates representing approximately 80 women's groups across the Province discussed the report during the two day conference. Their input and support were vitally important in the preparation of the final report which follows.

GENERAL OVERVIEW

The key to understanding women's status in old age lies in the fact that it is closely linked to the female life pattern before retirement. Older women suffer socially because today their lives extend well beyond their childbearing years and they have not planned for new roles to replace the motherhood role they have lost. For many, divorce or widowhood brings an end to the valued 'wife' role as well, and this loss is accompanied by a diminished social status.

Women suffer financially because of their work patterns when they are younger. Many women never enter the labour force and have little opportunity to provide for their old age. But, even for those women who do work outside the home, work patterns differ quite dramatically from men's and these differences have contributed and will continue to contribute to the poverty of older women.

As women grow older, they are increasingly likely to find themselves alone and responsible for their economic needs. Their socialization has left them poorly equipped.

The present generation of older women grew up in the traditional female mould. They were expected to become wives, mothers and homemakers, relying on men for their social, economic and emotional security. Most centred their lives on home and family, often volunteering their services to the community. In return for their work in the home, they believed they would be cared for all their lives. Women were not given the opportunity to develop the skills necessary to cope on their own. Their long life expectancy, combined with the increase in separation and divorce have meant that many older women find themselves alone and poor with no means of remedying the situation.

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Today, although large numbers of younger women work outside the home, often out of economic necessity, there is little evidence that girls are raised with expectations much different than their grandmothers. Despite the fact that a majority will participate in the labour force for upwards of 30 years, young women continue to see marriage and motherhood as their major goals for the future.

Girls continue to see work as temporary activity before marriage and childbearing and do not plan seriously for lifelong careers. A 1980 Ontario Ministry of Education report on sex-role stereotyping documents that high school girls make course selection based more on sex-stereotyping than on reason and seriously limit their future options. The majority continue to select traditional areas of study which tend to lead to low pay, low skill, crowded 'female' occupations.[1]

In fact, the great majority of young women today do marry and have children, but most combine home and family responsibilities with workforce participation. In Canada, one half of all women in the 25-34 age group, that is, women in their prime childbearing and rearing years, remain in the labour force even though they marry.[2] Because they were not prepared, many must fill low-paying dead-end jobs.

Many other women return to the home to raise children. A new phenomenon is becoming increasingly apparent - large numbers of married women are returning to the workforce. The participation rate for women in the labour force jumps to over 50% in the 35-44 age group.[3] Financial necessity is the most frequent motivation for returning to work. Either the family income is very low or women are sole-support mothers. According to one report, nearly two-thirds of all working women are single, widowed, divorced, separated of have husbands who earn not much more than $10,000.[4]

A second reason is personal growth. Whereas in the past, motherhood was a life's work, today family planning and birth control have compressed the period of heaviest responsibility for women and they find themselves with time to pursue other interests. Some seek work in their 40's when children have left the home, while for others the departure of the youngest child for school may provide the impetus for re-entry.

Women re-entering the labour force are most often unprepared. Only a very few acquire a marketable skill and work experience before childbearing which facilitate re-entry. Some may have worked part-time in jobs with little challenge or future. Others may have job experience that is out of date. The skills women acquire through volunteer work are not yet taken seriously by most prospective employers and are not levers to paid employment. For the majority of re-entry women who are inexperienced and pressed financially there is little choice but to seek work in the traditionally female low-skill fields. To date, not much has been done to help the re-entry woman. She is, by and large, expected to make up for lack of training and lost time on her own.

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It has been well documented that women's overall status in the labour force is very poor. In Ontario, the average earnings for full year female workers in 1977 was 56.5% of that for full year male workers, and the gap continues to widen.[4a] Compounding the problem, women make up 70% of all part-time workers and, as such, receive lower rates of pay and inferior benefits.[4b] While many women work part-time by choice, others cannot find full-time work. Most women work in poorly paying female-dominated fields. More than two-thirds of all working women are found in occupational categories largely dominated by women: clerical, service, medicine, health and teaching. Women who enter the labour force fact a 50% greater chance of unemployment than their male counterparts.[4c]

Income from economic activity in the form of savings and employment pensions is thought to provide a major source of retirement income to all members of the labour force. For most women, saving is out of the question because of low salaries. Employment pensions are earnings related and based on the assumption that all participants in the labour force work full-time with no interruptions throughout their adult lives. Women's lower salaries, time away from the labour force for childraising, and their tendency to work part-time, reduce the prospects of pension adequacy in old age. All too often, after a lifetime of hard work in the home and in the labour force, women retire on minimal incomes.

For the thousands of women who are full-time homemakers, there is virtually no opportunity to secure their futures. Women do not benefit economically from their work in the home. In fact, a major problem is that homemaking is not recognized as work. Financially the homemaker is in a precarious position. Large numbers of women who never entered the labour force, many now in their pre-retirement years, are completely dependent on their husbands for their financial security.[4d] If their husbands leave or die, as many inevitably will, they have no cushion against poverty - no unemployment insurance, no pension plan, limited access to jobs, and no special manpower counselling and re-training programs. If a woman is between 50 and 65 when marriage ends, and thus too young for old age security and too old to find gainful work, she may only have the option of provincial welfare - an option that will not keep her out of poverty. If she is over 65, she will be entitled to old age security pensions in her own right, but income provisions for single older people are also inadequate.

Older divorced women may have some income because they may receive maintenance or support payments. The Law Reform Commission of Canada has reported that about 75% of all court-ordered support payments are in some degree of default.[5] If a woman is divorced when she is relatively young, she will have greater opportunity to re-enter the labour force. If, however, she is of pre-retirement age, she will be forced to seek work at a time when she is not practically or psychologically able to compete. Divorce is a financial and psychological ordeal for all women, but especially so for older homemakers who find themselves with virtually no earning power, their major role lost, and not easily replaced by another.

For most women, marriage ends in widowhood. At this time, women lose their life's partner, their major role as 'wife' and, all too often, their financial security. The median age of women at widowhood is about 56 years. For women it is likely to be a permanent state. Unlike their male counterparts, they are unlikely to remarry.

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Although most women will experience widowhood, few are prepared. The new widow must adjust to a loss of identity and an abrupt change in social status. The middle-aged widow must reorganize her social life. She may feel like a 'fifth' wheel or find herself an outsider in a world of couples, no longer included in activities she previously enjoyed. If she is older, she may find it small consolation to have the company of other widows.

Financially, lack of preparation can result in plunging a widow into poverty. In 1975, 45% of all widowed women aged 55-64 in Canada were poor, as were two-thirds of those over age 65.[6] Many women are shocked to discover their financial position when their husbands die. They may receive little or no benefit from their spouse's employment pension, if he had one. Only about half of all men belong to a work-related pension plan, and of these, fewer than half are in plans which make some provision for widows.[7]

In Ontario, widows face another hazard. While separated and divorced women are guaranteed an equitable share in assets accumulated during the marriage, no such guarantee extends to married women. If a wife does not have an ownership interest in family property, she can be disinherited by her husband.

Ample proof exists that the mental health of widows, at risk in the first place, is greatly affected by the extreme stress of financial problems. Poverty has the compounding effect of further isolating them from social contact and contributing to long-term low morale and lack of affiliation among widowed women.[8]

Women in Ontario display a wide variety of lifestyles. Many, in stages or all at once, may combine homemaking, childcare, volunteer work in the community and workforce participation; their contribution must be recognized and their needs considered.

INTRODUCTION

As Canada's population ages, attention is increasingly focussed on issues and concerns relating to old age. Today, one in eleven of the population is over 65; fifty years from now, the ratio will climb to one person in five.[9]

Until recently, little information existed on the subject of older women in Canada. For the most part, women as a group had been overlooked in research about the elderly. It was assumed that problems which affect the old such as loss of income, inadequate housing and declining health have similar impact on both sexes. It is only in the past few years that some researchers have looked more closely at the situation of women and found that their experience differs greatly from men's in old age.

In this report, we will first profile older men and women in Ontario. Secondly, we outline our concerns and make recommendations to both the Ontario and Federal Governments.

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PROFILE OF OLDER WOMEN IN ONTARIO

In old age, men and women find themselves in quite different circumstances. Our major findings, are summarized below:

THE OLDER FEMALE POPULATION IN CANADA IS GROWING AT A FASTER RATE THAN THE OLDER MALE POPULATION.[10]

- Women live an average of seven years longer than men and their life expectancy is increasing at a faster rate. Slightly more males than females are born, but the death rate is higher for males at all age levels.[11] In Ontario, the male and female populations are roughly equal in the 50-54 age category, but by age 75, women outnumber men almost 2 to 1.

OLDER MEN AND WOMEN DIFFER DRAMATICALLY IN MARITAL STATUS.

- More than 6 of 10 Ontario women over age 65 and 8 of 10 over 75 are unmarried - single, divorced or widowed. Most are widows.
- By contrast, the majority of older men live with their wives: 3 of 4 men over 65 and 3 of 5 men over 75 are married.

OLDER MEN AND WOMEN SHOW A MARKED DIFFERENCE IN LIVING ARRANGEMENTS.

- Nine per cent of women over 65 and 18% over 75 live in institutional settings. For men the rates are somewhat lower - 6% and 12% respectively.
- 78% of men but only 55% of women live in economic families: that is with spouses or other relatives. Women show a stronger tendency than men to live with relatives other than their spouses.
- One in three women over 65 lives alone as compared with just over one in ten men.

OLDER WOMEN ARE MORE LIKELY THAN OLDER MEN TO BE POOR.

Information about the income of older men and women is not easy to come by. The most recent detailed information is found in the 1971 Census of Canada, more than a decade out of date. For purposes of this study, we were able to obtain more recent data on incomes of older people in the Province through a special Statistics Canada Survey of Consumer Finances conducted in 1978 and containing data for 1977.

A representative sample of households was surveyed and the sample group weighted in such a way as to represent the Ontario population as a whole. Data available is for married men and women, unmarried men and women who live alone, and unmarried people who live with others.

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- Older women have lower incomes, on average than men.

- In the pre-retirement age group (50-64), we found that married men have by far the highest incomes. They are followed by unmarried men, and well below them are unmarried women - the single, divorced, separated and widowed. A further breakdown of the category of unmarried women is revealing. The single women, who are likely to have participated in the workforce throughout their lives have the highest incomes. But, the previously married women, mostly widows, are in a very weak financial position with half the sample surviving on less than $4,648 per year.

- In the over 65 age group, inspite of increased income security for the elderly, income levels are extremely low for all unmarried people. Half the unmarried women living alone managed on less than $3,630 per year in 1977.

- Incredibly, close to half of all separated, divorced or widowed women, living alone, between the ages of 50-64 and 65-74 have incomes below the poverty line. Fully, two thirds of all unmarried women over age 75 are poor.

- Unmarried men over age 65 (living alone) have comparable low incomes, but as we have seen, they are a very small group relative to the number of women in this category.

Council recognizes that statistics about income levels do not provide a complete picture. The Ontario government provides many service benefits to older people such as free health care coverage, drug benefits for all over 65, and access to subsidized housing for those in urgent need. Such programs go a long way towards alleviating the poverty of many older people, particularly older single women. It is clear however, that very low income seriously limits the control older people have over all aspects of their lives. Council is deeply concerned that women who have contributed a great deal to Canadian society find themselves so disadvantaged in old age.

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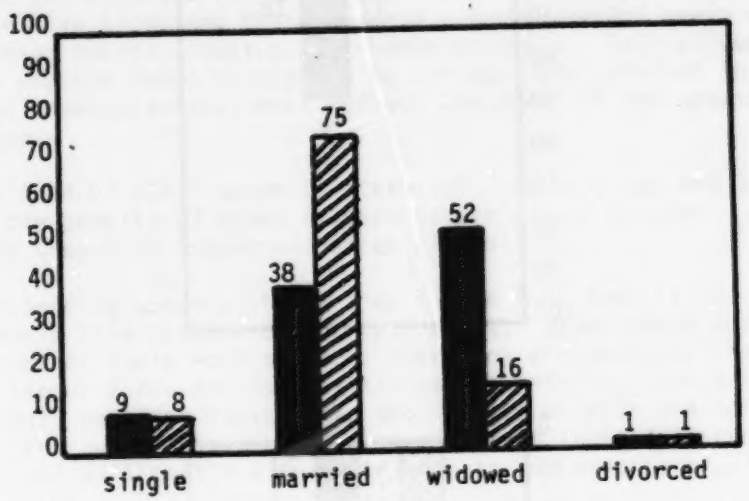
GRAPH 1

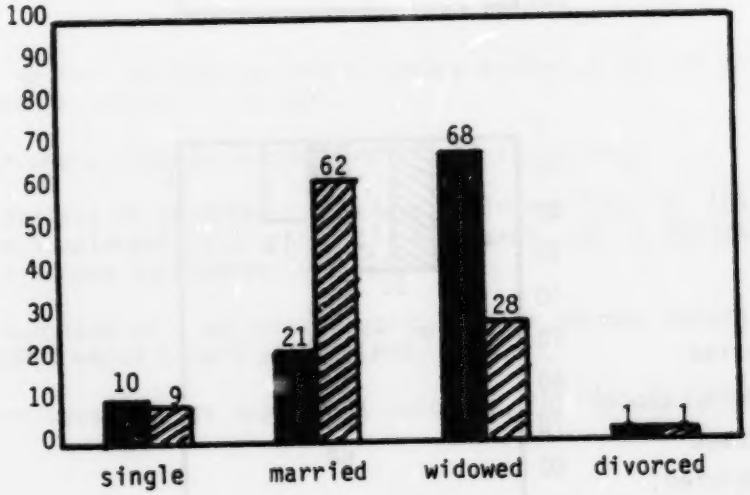
POPULATION DISTRIBUTION

Percentage Distribution of Females and Males by Marital Status

65+



75+



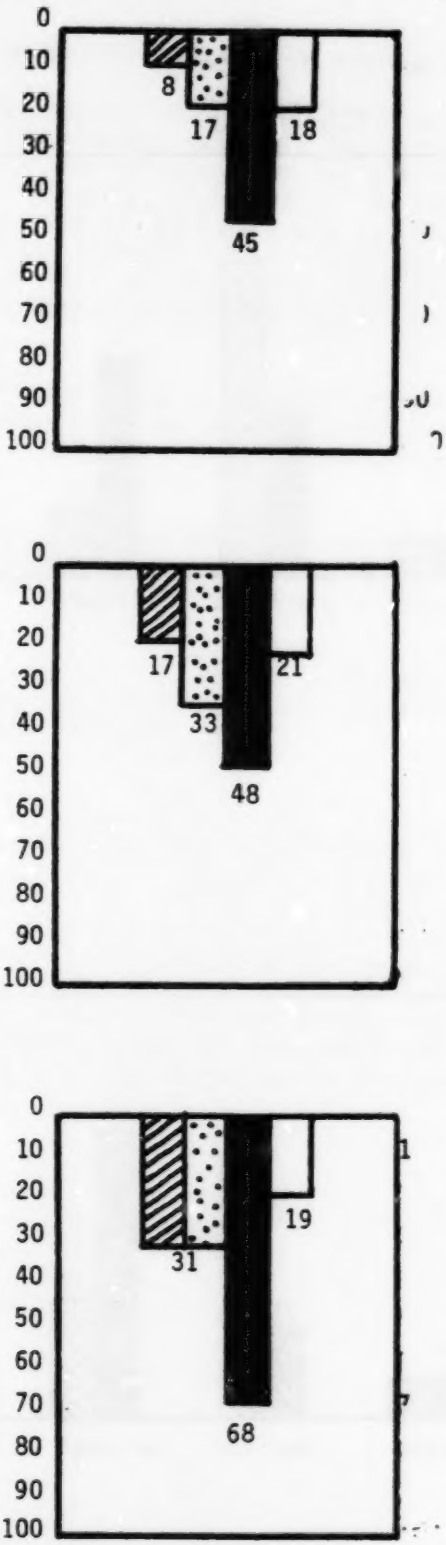
Key:

female

male

Source: 1976 Census of Canada: Demographic Characteristics, Cat. 92-825

Percentage of women below the poverty line, by marital status and age group, Ontario 1977



Source: Statistics Canada, Survey of Consumer Finances, 1977 (unpublished tabulations generated from micro-data, income of economic families)

CONCERNS AND RECOMMENDATIONS

The statistical profile reveals that older women are disadvantaged both in absolute terms and relative to men. Their longer life expectancy, their tendency to live alone and their poverty suggest special needs in many areas including health, housing and income security. Initiatives must be taken to educate women to prepare to old age, and services in the community such as transportation, must reflect the needs of the growing elderly population.

The most obvious need of older women is financial. While older men too are often poor, the poverty of women is more severe and of greater consequence since they live longer and often live alone.

The key to understanding women's status lies in the fact that it is closely linked to the female life pattern before retirement. Older women suffer financially because of their work patterns when they are younger. Many never enter the labour force and have little opportunity to provide for their old age. But, even for those women who do work outside the home, work patterns differ quite dramatically from men's and these differences have contributed and will continue to contribute to the poverty of older women.

From the dismal picture of low income among older women, we can draw some important policy implications. In the short run, an urgent first priority must be to provide financial relief for the present generation of older women. Over the long term, strong initiatives must be taken to ensure that future generations of women working in the home and in the labour force do not find themselves poor in old age.

In the next section, we outline our major concerns and make recommendations to the Ontario and Federal Governments.

INCOME SECURITY

In this section, we look at the retirement income system in Canada and its effect on women's income in old age.

The retirement income system in Canada consists of three parts.

The first part consists of government pensions: Old Age Security (OAS), Guaranteed Income Supplement (GIS), Spouse's Allowance, and in Ontario, Guaranteed Annual Income Supplement (GAINS).

The second part consists of a universal public pension scheme, Canada/Quebec Pension Plan (C/QPP) which covers all workers.

The final part includes private employment pensions, RRSP's and personal savings.

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OAS/GIS/GAINS

Large numbers of today's older women are likely to be entirely dependent on this first level of public benefits for their income in old age. Most women of this generation were homemakers who did not spend enough time in the workforce to earn pension credits. It was assured that their husbands would care for them through employment pensions, savings or insurance policies. This has not been the case. The Canada Pension Plan does have survivor benefits - the average benefit in 1978 was about $100 per month. Only about one quarter of all working men today belong to private employer-sponsored pension plans which made provision for widows. Insurance policies have not played a major role and many families were not in a position to save for retirement. The result has been that many older women today find themselves alone with little or no income but government-sponsored pensions which were never intended to provide a total income package for the elderly.

In 1981, the Old Age Pension (OAS) provided $2,540.82 in benefits to all individuals aged 65 and over who met residency requirements. Individuals who have resided in Canada for at least 10 years but fewer than 40 years receive pro-rated OAS benefits according to length of time in Canada.

Pensioners with little or no income other than OAS are eligible for full or partial Guaranteed Income Supplement (GIS). Full benefits totalled $2,550.93 for a single person and $3,933.54 for a couple in 1981. GIS is reduced $1 for every $2 of private income over and above the Old Age Pension. Both OAS and GIS are adjusted quarterly to reflect changes in the Consumer Price Index.

Ontario further tops up the incomes of those who are entirely dependent on OAS/GIS through its Guaranteed Annual Income Supplement (GAINS). The singles rate was $586.56 in 1981. A couple received $1,681.44. GAINS is fully income-tested and reduced $1 for every $1 of private income over and above OAS/GIS. GAINS is not indexed to the Consumer Price Index but adjusted periodically. In 1981, GAINS was adjusted slightly for couples while the single rate remained the same over the entire year.

Thus, in 1981, a single pensioner on full OAS/GIS/GAINS level income received $5,677.75; a couple $10,696.62.

The single's rate is just over half the rate for couples, although it is estimated that one person requires two-thirds the income of a couple for basic necessities. The rate for singles is also well below the poverty lines established by the Canadian Council on Social Development ($6,214) and the Senate Committee on Poverty ($6,960) and below the Statistics Canada levels for large urban centres ($5,822).

Pensioners on GAINS level income have little incentive to work and improve their financial position. There are few jobs available and for those on OAS/GIS/GAINS the tax back rate is high.

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Recommendation - 1

That the Ontario Government take immediate measures to raise the income of older individuals by increasing the Ontario Government's GAINS levels for single people to two-thirds the level received by a couple; and that the GAINS program be reviewed and adjusted annually to reflect increases in the cost of living.

Recommendation - 2

That whereas the system under which GAINS is complementary to GIS results in any small additional income arising from employment or savings being offset by a corresponding reduction in the total of these government supplements; and whereas a senior who is in receipt of these supplements is thus deprived of any incentive to work and save, therefore, it is recommended that the Ontario Government find a way to provide an incentive to seniors of minimal income to improve their financial status by their own efforts. (Recommendation of Ontario Advisory Council on Senior Citizens, Annual Report - 1978/79).

Spouse's Allowance

The spouse's allowance was designed to meet the needs of married couples who must live on the income from one pension. If the younger spouse is not yet of pensionable age, but is 60 or over, the couple is guaranteed the same income as two pensioners would receive. It is fully income-tested. Unmarried women between 60 and 64 do not qualify. Low income, unmarried women in this age group are eligible for Family Benefits Allowance (FBA). FBA paid to women aged 60-64 have recently been substantially adjusted by the Province - an adjustment welcomed by Council. However, FBA levels remain below OAS/GIS/GAINS levels and the Ontario Status of Women Council favours extending similar benefits to both married and unmarried people in need.

Recommendation - 3

That OAS/GIS/GAINS be extended to all individuals between the ages of 60 and 64.

Employment Related Pensions

While employment related pensions are of little significance for today's older women, they will be increasingly important for women who will retire in the future. In Ontario, a substantial majority (62%) of women between the ages of 20-44 are in the labour force. Some estimates suggest as many as 70% of all women will work outside the home by the year 2000. At present, the retirement pension system does not serve them well. Major shortcomings include lack of coverage and the failure of pension schemes to respond to women's work patterns.

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Most employment pensions are earnings related and based on the assumption that all participants in the labour force work full-time with no interruptions throughout their adult lives. Women's lower salaries, time away from the labour force for childraising and their tendency to work part-time, reduce the prospects of pension adequacy in old age.

Canada Pension Plan

The Canada Pension Plan (CPP) is an earnings related plan which covers virtually everyone in the workforce and provides a retirement benefit equal to one quarter of an individual's salary to a maximum of 25% of the Average Industrial Wage.

CPP presents several obstacles for women.

- the earnings-related nature of the plan ensures lower pensions for women because of their lower salaries. In Ontario, the average earnings for full year female workers in 1977 was 57% of that for full year male workers and the gap continues to widen.

- In addition, women make up 70% of part-time workers, and as such have lower incomes. Part-time workers pay into CPP, but benefits will be based on part-time earnings.

- The means by which benefits are calculated compounds the problem because the formula does not take into account time away from the workforce to raise children. There is a strong need to recognize women's childrearing role in the plan. At present, pension benefits are calculated by averaging earnings over all the years an individual could have worked between the ages of 18 and 65. While everyone can drop 15% from their calculation, this does not come close to compensating most women for the period of time they spend outside the workforce raising children. A proposal which would have eliminated some of the penalty for motherhood, and enabled women to drop from their pension calculation the years spent at home with children under age 7, is still being vetoed by the Government of Ontario. The 'Child Rearing Drop-Out Provision' is in effect in the Quebec Plan. The Royal Commission on the Status of Pensions in Ontario reports that the drop-out provision was advocated by every brief to the Commission which dealt with the matter. The Commission favours its implementation, as does the Ontario Select Committee on Pensions.

- Unpaid workers are not covered. Thus housewives who form one of the largest occupational groups in the country cannot participate in the plan. Women's growing participation in the workforce would seem to make coverage for homemakers a non-issue for the future. In the meantime, however, some means must be found to ensure the workers in the home have access to income security in their own right.

- CPP provides for a widow's pension - currently 60% of her husband's earned pension. A controversial aspect of the widow's pension is that it is discontinued on remarriage. The assumption is made that the new spouse will be responsible for his wife's support even though he may not be in a financial position to undertake this responsibility.

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- A recent amendment (1978) provides for the splitting of pension credits on dissolution of marriage, giving some additional protection to the homemaker and going a long way towards recognizing the economic contribution women make in marriage. For couples where both husband and wife worked outside the home, a division of credits evens out the difference between the higher and lower wage earner. When only one spouse was in paid employment, a credit division ensures that the spouse at home received half the assets both partners earned during the marriage, thereby providing both spouses - and any children - with protection against death, disability and retirement. It must be noted, however, that entitlement is not automatic; application must be made within three years of the divorce decree. Many women (and their lawyers) do not know this.

Recommendation - 4

That the Ontario Government immediately ratify the proposed child care dropout provision which would allow parents to drop from their Canada Pension calculation the years spent out of the workforce caring for children under seven years of age. (Also recommended by the Royal Commission on the Status of Pensions and the Ontario Select Committee on Pensions).

Recommendation - 5

That since marriage can no longer be assumed to represent economic security for women, and pensions are related to paid contributions, widows who remarry should retain the pensions that were paid to them as widows.

Recommendation - 6

That the Federal Government ensure that the division of Canada Pension credits on divorce not be contingent upon application being made within three years of the final divorce decree, but that applications be accepted at the time of pensionable age.

Employer Sponsored Pension Plans

A major problem for women is lack of access to employer sponsored pension plans. According to figures published by the National Action Committee on the Status of Women, 51% of working men and only 34% of working women participate in employer sponsored pension plans. Women's tendency to work in non-unionized areas contributes to lack of pension coverage. Unions have been very instrumental in securing pension benefits for workers, but large numbers of women work in non-unionized jobs in the sales and service industries. Women are further disadvantaged because they frequently work part-time, and part-time workers are excluded from virtually all private schemes. For women who do participate in employer sponsored pension plans, many problems exist:

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- The fact that 1 in 3 women participate in private pension plans by no means reflects the numbers who will benefit at retirement. Current vesting provisions and portability regulations prevent many people from ever getting a pension. It usually takes a mimimum of 10 years before employee and employer contributions are locked in or "vested". If an employee leaves before 10 years of service, he or she will receive his or her contributions plus low rate interest, but will lose the employer's contribution. Turnover figures indicate that women change jobs much more frequently than men. The fact that two thirds of all women workers change jobs more often than every 5 years emphasizes the inadequacy of current vesting provisions for women.[13]

- Private pension schemes are not portable - that is, pension credits cannot be transferred from one employer to another. This proviso again affects women more than men because of their higher turnover rate.

- A difference in the treatment of men exists in some private plans. The use of separate actuarial tables for men and women permits employers to raise rates or lower benefits for women on the grounds that, on average, women live longer than men and thus their pensions are more costly. The small minority of women who participate in 'money purchase' plans are most affected at this time, but such plans may become more important in the future.

- Survivor benefits are important for women, particularly for women who are dependent or without access to a pension plan of their own. Only one in 4 working men participate in plans which provide survivor benefits. Wives who do receive widow's benefits are subject to 'remarriage provisions', that is, they lose their right to survivor benefits on remarriage.

- Inflation has a devastating effect on women's pensions because they are lower to start with and because women live longer than men. Presently, private pension schemes offer very little protection against inflation.

- No provision is made in private plans for dividing pension credits on divorce.

Savings and RRSP's

As we have seen, very few women are in a position to save for retirement. One study of middle class couples shows that only those in the highest income brackets are in a strong position to save for old age. The recent tax measures, such as RRSP's to encourage individual savings, do little for women. One of the major attractions of the RRSP is the tax deduction which brings the highest benefit to those with the highest incomes. It does not serve the interest of women who are most often low wage earners, but wives might be well advised to have their husbands invest in one on their behalf.

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Conclusion

Women, who are most in need of income in retirement, are least likely to benefit from the present system. Council wishes to emphasize that until such time as women's overall status in the labour force improves, they will be disadvantaged relative to men in old age. Women's lower salaries and work patterns affect their employment pensions as well as their ability to save for retirement. Women in the workforce urgently require employment strategies which will take into account their special work patterns, ensure equal opportunity and correct the historical pattern which has assigned a lower value to women's work. (See Council's Report Employment Strategies for Women in the 1980's (1980).

Recommendation - 7

That part-time workers have access to private pension plans on the same basis as they have access to the Canada Pension Plan.

Recommendation - 8

That the Ontario Government ensure that pensions are portable and that the requirement for service and age is liberalized or eliminated so that women are not penalized as to their eventual pension benefits.

Recommendation - 9

That the Ontario Government oppose the continued use of actuarial tables to justify paying unequal benefits for men and women as it would oppose the use of any arbitrary measure which served to justify differing treatment based on sex. (Also recommended by the Royal Commission on the Status of Pensions).

Recommendation - 10

That survivor's benefits be a feature in all plans providing a pension.

Recommendation - 11

That 'remarriage' provisions in private pension plans be eliminated.

Recommendation - 12

That the private pension system move towards full indexation of benefits.

Recommendation - 13

That the Ontario Government initiate an employment strategy for women which would include equal pay for work of equal value and legislated affirmative action in the private and public sectors. (See Council's brief Employment Strategies for Women in the 1980's).

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RETIREMENT

Mandatory retirement from the labour force is significant for many women today and will be increasingly so in the future because of the large numbers of women working outside the home.

Research on how retirement affects women is limited. For older unmarried women with little money, the issue may be particularly important as they may need to work for extra income.

The Ontario Status of Women Council is concerned that as a result of compulsory retirement policies and lack of employment opportunities, the right to work after age 65 barely exists. In Ontario, only workers between 18 and 65 are covered in the proposed new human rights legislation.

Recommendation - 14

That workers over 65 be included in the Ontario Human Rights Code.

Recommendation - 15

That the Federal Government establish a special office of the Canadian Employment and Immigration Commission to handle the employment needs of older workers (65+) in the area of counselling, training and job creation.

FAMILY LAW/SUCCESSION LAW

The financial position of widows and divorced women is weakened further by two aspects of Ontario Law.

- Family Law Reform Act

  In Ontario, under the Family Law Reform Act, women are entitled, on marriage breakdown, to claim half of specified family assets (property used for shelter, transportation, recreation and household purposes). However, divorced and separated women are finding it increasingly difficult to claim a share of property defined in the legislation as 'non-family assets'. These are presently shared between the spouses, in increasingly limited situations, and often only if the judge hearing the case considers it equitable or if the non-titled spouse has made a direct contribution. The Council is monitoring the effect of the Family Law Reform Act on the right of divorced and separated women to share in all assets arising from the marriage. These are assets like RRSP's, savings accounts, and business assets which may be in the husband's name, but which should be shared in recognition of a woman's contribution to marriage.

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. Succession Law Reform Act

While separated and divorced women are guaranteed an equitable share in family assets accumulated during the marriage, no such guarantee extends to married women. If a wife does not have an ownership interest in family property, she can be disinherited by her husband. Should her husband die bequeathing the matrimonial home and/or other property to someone other than his wife, her only recourse is to apply under the Succession Reform Act as a dependent and try to prove that her husband had not made adequate provision for her. The court has the discretion to force the husband's estate to fulfil his obligations to his dependents and may order that any part of the estate be made available for their support.

The Succession Law Reform Act definitely does not deal with entitlement to property. It does not create property rights. Its intention is only to relieve hardship on a disinherited family member, to assist a person 'in need'. Forcing a woman to apply for an interest in her own home as a 'person in need', puts her in a position of a mendicant, rather than one who is simply entitled by virtue of her marriage to share in the ownership of the family home. (See Council's brief: Widow's Rights To Family Property).

Recommendation - 16

That the Ontario Government ensure that the principle that pensions represent an accumulation of capital and as such are assets, subject to being shared along with other marital assets in the event of divorce, separation or death, and be recognized in the Family Law Reform Act and the Succession Law Reform Act.

Recommendation - 17

That the Family Law Reform Act be extended to define savings to include stocks, bonds and pensions in the definition of family assets.

Recommendation - 18

That the Family Law Reform Act system of division of property should be available to widows and widowers so that assets are shared equitably on the death of a spouse.

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HEALTH

It is beyond the scope of this paper to deal with the health care system in general in the Province. We outline below some concerns which have specific application for women.

The great majority of older women are well and living in the community. Although they are more likely than the young to suffer from illness and chronic disabilities, most remain active and independent throughout their lives, particularly when family support is available.

The Frail Elderly

One group has been identified as at risk and in need of special support - those elderly who are not sick, but very old, frail and/or suffering from a degree of physical limitation. The 'frail elderly' mostly women, need assistance with the demands of daily living such as cooking, cleaning, banking or shopping. If family support is not available, this group is at present very vulnerable to premature institutionalization. The following concerns must be addressed by government:

- Many communities have volunteer-run programs such as meals-on-wheels and voluntary organizations such as "Helping Hands" in Hamilton which provide friendly visiting and help with shopping, transportation and simple home maintenance. Such volunteer groups perform a vital role in meeting the needs of many elderly people. In some instances, however, programs may be threatened, particularly in rural areas, because of the high cost of transportation. Volunteers, many of whom are senior citizens themselves, and living on fixed incomes, can ill afford gasoline costs.

- Home support services are available across the Province. Homecare for sick patients is free under OHIP for a limited time period on recommendation of a doctor. For the frail or handicapped elderly, support services may be acquired in the community, but they are not free. Costs are geared to ability to pay, but the means test levels established vary from community to community. In general, in Ontario, there are large gaps in the care available to the elderly and no overall framework which permits the interaction between home, community and institutionally based services. Many older people are unaware of the services which do exist. For many, it is easier to seek out free medical and institutional solutions to their health needs than it is to locate and pay for home support services.

- Since most elderly people would prefer to remain in their homes as long as possible, social policy makers must direct themselves towards the provision of community based care. It is vital as well to provide support for the families, (most often wives, daughters and sisters) who care for aged members. We need to make much greater use of home care, day care, and vacation care to provide some relief for relatives struggling to meet the needs of older family members. Some thought could be given to acknowledging the role of the family in home support through financial or tax incentives.

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Preventive Health Care

Research emphasizes the importance of becoming informed about the aging process and practicing good health habits. Initiatives must be taken to promote good health in the older population - particularly older women who form one of the largest groups of health care clients.

Not only do older people have the responsibility for finding out about the aging process, but the medical profession could be better educated as well. Louise Dulude in Women and Aging: A Report on the Rest of Our Lives points out that the medical profession in general has failed to respond to the needs of the older patient.

> "Another important cause of our general ignorance is the Canadian medical profession's refusal to get interested in old people. Even though one-third of all treatments by doctors are directed at people over the age of 55, most Canadian physicians have never even taken an introductory course in the field of geriatrics and gerontology."[13]

The rapid growth in gerontology in many Ontario universities and colleges is an indication that this might be changing. Council supports the development of programs which will generate improved care for elderly patients.

Good nutrition is another important variable which brings to bear on the mental and physical health of older women. Nutrition Canada's National Health and Diet Survey (1973), documents the astonishing inadequacy of older women's diets, an inadequacy which becomes more pronounced with age.[14]

Ontario public health nurses emphasize that external factors can change a tolerable situation to an intolerable one in a short period of time. A prolonged period of cold weather or relocation of a local grocery store can result in a marked decline in the health status of the tenants in an entire senior citizen's apartment complex.

Drugs and the Elderly

The increasing prescription and use of drugs by the elderly is causing concern among public health workers, doctors and the elderly themselves. Older people are especially liable to consume drugs because they are more likely to suffer from multiple illness and to have multiple problems (poverty, poor housing, loneliness, etc.) which can induce somatic or mental symptoms.[15] In addition to the fact that older people metabolize drugs differently and may be more affected by them than their younger counterparts, they are also more likely to stop taking them when they feel better and save them for some time in the future. Many may receive 4 or 5 prescriptions and can confuse them. There is a greater need for doctors and pharmacists to take greater care in the prescription and explanation of medication and a corresponding need for older patients to educate themselves. In Ontario, public health nurses and groups such as the Addiction Research Foundation are becoming aware of the need to educate the elderly and teach assertiveness training techniques so they can have well-informed consultations with their physicians.

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One paper which appears in Aging in Canada (1980), has frightening overtones, particularly for women. The Physical, Emotional and Social Condition of An Aged Population in Quebec demonstrated "that many of the aged are highly medicalized: they are very closely tied into a medical care system, and many of them are quite heavily drugged. This is another instance of sex and age conspiring, for women and the aged are major target groups for the drug industry, and the aging of the female population represents one growing market area for those companies who profit from illness. As the birth rate continues to be low, we might expect an increased focus on the aged as such a market for drugs, and the danger of medicalizing the life cycle and treating aging as a disease is very high." [16]

Recommendation - 19

That the Ontario Government move towards expanding home support services for the great majority of elderly people living in the community. Programs to meet the needs of the 'frail elderly' are particularly needed.

Recommendation - 20

That ways be found to subsidize gasoline costs where necessary, particularly in rural areas, to enable programs such as 'meals on wheels' to continue.

Recommendation - 21

That the Ontario Government expand programs which subsidize volunteers through tax credits, and provide exemptions for expenses related to volunteer work.

Recommendation - 22

That the Ontario Board of Regents ensure that medical school curricula include the study of geriatrics and gerontology; and that all medical students be required to spend time in nursing homes and homes for the aged.

Recommendation - 23

That medical schools develop more post-secondary training fellowships in gerontology and geriatrics.

Recommendation - 24

That the Ontario Government, boards of health, the medical profession and the education system provide increased emphasis on preventive health care through education, nutrition, fitness and self-help.

EDUCATION

Initiatives taken at all levels of the education system will over the short and long term benefit the elderly in Ontario.

- Efforts must be made to promote healthy attitudes about aging among the young and the old. Aging themes must be incorporated into the curriculum at all levels of public and secondary education.

- Intergenerational programs are especially valuable. Opportunities for the elderly to work with children in daycare centres and schools should be expanded as should programs which send young students out into the community to help older people. A program at Loyalist Collegiate in Kingston provides an example of an intergenerational program which works. Five hundred and eighty students and four hundred and seventy senior citizens work together to develop ideas for mutual help. The school offers courses for senior citizens who both study and help in classrooms. Students for their part, provide services at reduced rates to older people after school hours.

- Retirement education is a high priority in the public and private sector. A recent Health and Welfare study entitled Retirement in Canada (March 1977), found that women are much less likely than men to plan for retirement. They are less well informed about income security programs than men. Many women in the study had no idea whether they belonged to a pension plan and could not say what their income would be in retirement.

- Ontario colleges and universities currently offer degree and non-degree programs at low cost or on a free basis to senior citizens. Many older people, many of whom did not have the opportunity to complete high school or attend university when they were young, are returning to school. Education for older people who want to continue their education or change careers is likely to become increasingly important in the future, particularly in view of declining enrolment of younger students.

- Older women, particularly those living alone, could greatly benefit from education in the area of life-coping skills, e.g. budgeting, nutrition, safety and security.

Recommendation - 25

That the Ministry of Education ensure that themes relating to aging and old age be incorporated into the curriculum at all levels.

Recommendation - 26

That the Ontario Ministry of Education and the Ministry of Community and Social Services put more emphasis on the development of intergenerational programs which would enable older people to work in schools, daycare centres, with handicapped children, etc., and encourage students to go out into the community and become involved with the elderly.

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Recommendation - 27

That the Ontario Government take the lead in planning and coordinating retirement education in the private and public sectors with a view to promoting greater responsibility among all individuals to plan financial security in retirement.

Recommendation - 28

That the Ministry of Education encourage colleges and universities to offer courses related to the needs of older men and women planning second careers.

Recommendation - 29

That programs be designed to meet the needs of elderly, poor women in the areas of budget management, nutrition, safety and security, life-coping skills, and delivered at the grassroots, neighbourhood level; e.g. storefront operation, church basement - where they would feel accepted and comfortable.

HOUSING

Older people live in a variety of settings - alone or with relatives, in their own homes, apartments, rooms or institutions. For most, the maintenance of an independent household in a familiar neighbourhood is central to their well-being.

Home Ownership

Quite a large proportion of elderly people own their own homes. Census data for all Canada shows that in 1976, 64% of elderly household heads were homeowners as compared with 62% for the total population of household heads. Older women are well behind older men in this regard. Seventy-three per cent of men and only 50% of women over 65 were homeowners. This is no doubt a reflection of the fact that more women are on their own and have difficulty with the financial and physical demands of homeownership. It has been shown that while the older population is somewhat ahead in ownership, they have less equity in their homes and tend to own homes which are older and in a poor state of repair.[17]

This latter finding is confirmed in a study by the Social Planning Council of Metropolitan Toronto, which found that 23% of older homeowners in Metro had deferred maintenance expenditures they were unable to meet. Further, the study found that although one quarter of personal income should be spent on shelter, 50% of older homeowners spent more.[18]

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There are programs designed to help older homeowners with maintenance and repairs. The provincial government funds the Ontario Home Renewal Program (OHRP) which is administered by individual municipalities. The purpose of the program is to provide a system of loans (part repayable and part forgiveable) to finance property rehabilitation to bring houses up to minimum standards particularly structural, sanitary, insulation, heating and electrical systems. Most senior citizen households have an income below the $15,500 household limit established for eligibility. Currently, there is no long term provincial commitment to this program. Each year the program budget must be re-evaluated.

Financial help is also available to assist homeowners cope with property and school taxes. In 1980, the Ontario Government introduced a program whereby grants of up to $500 are provided to all senior citizens paying property taxes.

There is a widely held perception that senior citizen homeowners would be better off if they sold their homes. This concept should be carefully examined. In today's troubled housing market, senior citizens may not be able to realize the appreciated value of their homes. For older women, widows in particular, low income may necessitate the sale of their homes. For many, the annuity from the sale would make them ineligible for OAS/GIS benefits and may not provide enough income to pay high rents.

Rental Accommodation

The rapid growth of apartment dwellings has made this a popular option for many older women. Women are much more likely than men to live in rental situations. According to 1976 Census data for all Canada, twice as many elderly female heads (40%) as male heads (19%) live in apartments. Moreover, 77% of women in rented dwellings are widows. Subsidized senior citizen housing has proved to be a tremendous benefit for low income elderly. The Metro Toronto Housing Authority reports that 70% of its senior citizens' apartments are occupied by female heads of families or women alone.

The Ministry of Housing reports that its surveys showed a high level of satisfaction among older tenants. However, a major problem is that waiting lists are very long - 2,000 people in Metro alone.

Alternative Living Arrangements

Alternative living arrangements would be well served by more flexible by-laws. In England, a successful program promotes home-sharing which enables elderly individuals to remain in their homes by fostering co-operative arrangements with others. A non-profit organization either buys and maintains the home for older people, or helps find suitable tenants for older owners.

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Satellite residences to provide assistance to seniors who are no longer able to live at home without some supervision or assistance, are allowed under the current Homes for Aged and Rest Homes Act R.S.O. 1970. The Secretariat for Social Development has produced resource material to assist municipalities which decide to provide this type of accommodation. Although these residences can promote better integration of older people into the community, there is often resistance from local neighbours.

Recommendation - 30

That the provincial government investigate ways of helping senior citizens who are homeowners overcome financial obstacles to remaining in their homes, e.g. emulation of the British model "Abbeyfield" - a non-profit organization that either arranges home sharing for the elderly to ease the financial burden of home maintenance, or buys homes from elderly owners and maintains the homes for the benefit of the owner and other elderly occupants in the future.

Recommendation - 31

That the zoning by-laws be reviewed with a view to removing obstacles to the establishment of alternative housing for the elderly in the community; e.g. group homes or home-sharing arrangements.

TRANSPORTATION

According to a study by the Advisory Council on Senior Citizens entitled A Study of Senior Citizens' Transportation Needs and Services in Ontario (1977), transportation is third, after income and health, as a critical unmet need. The study established that transportation is a major factor in determining quality of lifestyle, and further, that inadequate or insufficient mobility has a detrimental effect on lifestyle - greatly reducing social options. This is particularly true in rural areas where need for travelling longer distances can be debilitating financially and/or have the effect of further isolating elderly people. For the handicapped and frail elderly, parallel systems will have to be developed to meet their needs.

The major problems identified by the survey (apart from financial limitations which are many) fell into three categories:

- organizational (routes, schedules, etc.)
- design barriers (height of steps, grab bars at entrances and exits, etc.)
- subjective barriers (feelings which cause seniors to shy away from public transit, e.g. fear of being shoved in crowds)

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The task force concluded that income, health and transportation are of critical concern to older people. Low income and poor health increase transportation problems. While emergency needs and services on special occasions; e.g. Senior Citizens' Week, are adequate, the most neglected are daily recreational, social and living requirements such as shopping, banking, etc. Volunteer and family help is available to many, but cannot provide a total service.

Future planning of transportation systems across the Province must take into account the differing needs of the elderly population.

Recommendation - 32

That the needs of elderly citizens be an integral consideration in the future planning of all transportation systems. Guidelines should be established to outline considerations and steps in planning.

SAFETY AND SECURITY

Safety and security are important areas of concern for many older people who are more vulnerable to accidents or crime because of frailty, their tendency to live alone and low income.

Older people alone can greatly benefit from access to programs such as 'postal alert' or telephone contact services which can alert others to the possibility of illness or accident.

While the incidence of crime against the elderly may not be higher than the rate of crime against younger people, its impact is far greater.[19] Fear of crime can have a devastating effect on older people causing psychological problems and altering living patterns. Public health nurses in Metro told of elderly women with no family contacts who became isolated and shut in when they entered public housing units because of suspicion and fear of neighbours and unfamiliar surroundings. Personal escort programs and improved access to transportation benefit many older individuals. Education programs have also been beneficial. Teachers of gerontology programs in Ontario's community colleges report that safety and security are issues frequently raised by older people in their programs.

Recommendation - 33

That the Ontario Police Commission be asked to develop instructional material dealing specifically with the police response to the needs of older people who are the victims of crimes and that these instructions be included in the police recruit training program at the Ontario Police College.

TABLE 1

Percentage Population of Ontario by Sex and Age

Age Group	Female Total No. 1,025,670	Male Total No. 873,920
	%	%
50-54	51	49
55-59	52	48
60-64	52	48
65-69	54	46
70-74	56	44
75+	63	37

Source: 1976 Census of Canada: Demographic Characteristics
Cat. 92-825, Table 22

Percentage Distribution of Females and Males by Marital Status for Ontario, 1976

50+ Age Group

Marital Status	Female Total No. 1,025,670 % of Female Population	Male Total No. 873,920 % of Male Population	Total Population by Marital Status	% of Total Population by Marital Status and Sex Female	Male
Single	7	7	140,030	54	46
Married	61	84	1,355,420	46	54
Widowed	30	7	368,235	83	17
Divorced	2	2	35,955	59	41
TOTAL	100	100	1,899,595	54	46

65+ Age Group

Marital Status	Female Total No. 428,610 % of Female Population	Male Total No. 310,305 % of Male Population	Total Population by Marital Status	% of Total Population by Marital Status and Sex Female	Male
Single	9	8	66,260	61	39
Married	38	75	395,305	41	59
Widowed	52	16	269,070	82	18
Divorced	1	1	8,310	57	43
TOTAL	100	100	738,915	58	42

75+ Age Group

Marital Status	Female Total No. 177,345 % of Female Population	Male Total No. 103,390 % of Male Population	Total Population by Marital Status	% of Total Population by Marital Status and Sex Female	Male
Single	10	9	27,585	67	33
Married	21	62	101,230	37	63
Widowed	68	28	150,215	80	20
Divorced	1	1	1,705	55	45
TOTAL	100	100	280,735	63	37

Source: 1976 Census of Canada: Demographic Characteristics Cat. 92-825, Table 22

TABLE 3

Percentage Distribution of Females and Males Aged 65+ Living in Economic Families*

Living Arrangements	Female %	Male %
Married - spouse present	35	70
Living with other relatives	20	8
Total (economic family persons)	55	78

*Economic families are groups of two or more persons who live in the same dwelling and are related to each other by blood, marriage or adoption

Source: Based on Appendix Tables 3:5 and 3:6 - Living Arrangements of Canada's Older Women and their Implications for Access to Support Services. Fletcher and Stone, 1981 Statistics Canada.

TABLE 4

Percentage Distribution of the Older Population of Ontario by Living Arrangements and Sex, 1976

Living Arrangements	65+		75+	
	Female	Male	Female	Male
	%	%	%	%
Economic Family Persons*	55	78	43	68
Living Alone	32	12	35	16
Living with Unrelated Others in Private Households	4	4	4	4
Living in Collective Households	9	6	18	12
Total	100	100	100	100

*Economic family persons belong to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage or adoption

Source: Based on Appendix Table 3:6 - Living Arrangements of Canada's Older Women and their Implications for Access to Support Services. Fletcher & Stone, 1981
Statistics Canada

RECOMMENDATIONS

1. That the Ontario Government take immediate measures to raise the income of older individuals by increasing the Ontario Government's GAINS levels for single people to two-thirds the level received by a couple; and that the GAINS program be reviewed and adjusted annually to reflect increases in the cost of living.

2. That whereas the system under which GAINS is complementary to GIS results in any small additional income arising from employment or savings being offset by a corresponding reduction in the total of these government supplements; and whereas a senior who is in receipt of these supplements is thus deprived of any incentive to work and save, therefore, it is recommended that the Ontario Government find a way to provide an incentive to seniors of minimal income to improve their financial status by their own efforts. (Recommendation of Ontario Advisory Council on Senior Citizens, Annual Report - 1978/79).

3. That OAS/GIS/GAINS be extended to all individuals between the ages of 60 and 64.

4. That the Ontario Government immediately ratify the proposed child care dropout provision which would allow parents to drop from their Canada Pension calculation the years spent out of the workforce caring for children under seven years of age. (Also recommended by the Royal Commission on the Status of Pensions and the Ontario Select Committee on Pensions).

5. That since marriage can no longer be assumed to represent economic security for women, and pensions are related to paid contributions, widows who remarry should retain the pensions that were paid to them as widows.

6. That the Federal Government ensure that the division of Canada Pension credits on divorce not be contingent upon application being made within three years of the final divorce decree, but that applications be accepted at the time of pensionable age.

7. That part-time workers have access to private pension plans on the same basis as they have access to the Canada Pension Plan.

8. That the Ontario Government ensure that pensions are portable and that the requirement for service and age is liberalized or eliminated so that women are not penalized as to their eventual pension benefits.

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9. That the Ontario Government oppose the continued use of actuarial tables to justify paying unequal benefits for men and women as it would oppose the use of any arbitrary measure which served to justify differing treatment based on sex. (Also recommended by the Royal Commission on the Status of Pensions).

10. That survivor's benefits be a feature in all plans providing a pension.

11. That 'remarriage' provisions in private pension plans be eliminated.

12. That the private pension system move towards full indexation of benefits.

13. That the Ontario Government initiate an employment strategy for women which would include equal pay for work of equal value and legislated affirmative action in the private and public sectors. (See Council's brief Employment Strategies for Women in the 1980's).

14. That workers over 65 be included in the Ontario Human Rights Code.

15. That the Federal Government establish a special office of the Canadian Employment and Immigration Commission to handle the employment needs of older workers (65+) in the area of counselling, training and job creation.

16. That the Ontario Government ensure that the principle that pensions represent an accumulation of capital and as such as assets, subject to being shared along with other marital assets in the event of divorce, separation or death, and be recognized in the Family Law Reform Act and the Succession Law Reform Act.

17. That the Family Law Reform Act be extended to define savings to include stocks, bonds and pensions in the definition of family assets.

18. That the Family Law Reform Act system of division of property should be available to widows and widowers so that assets are shared equitably on the death of a spouse.

19. That the Ontario Government move towards expanding home support services for the great majority of elderly people living in the community. Programs to meet the needs of the 'frail elderly' are particularly needed.

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20. That ways be found to subsidize gasoline costs where necessary, particularly in rural areas, to enable programs such as 'meals on wheels' to continue.

21. That the Ontario Government expand programs which subsidize volunteers through tax credits, and provide exemptions for expenses related to volunteer work.

22. That the Ontario Board of Regents ensure that medical school curricula include the study of geriatrics and gerontology; and that all medical students be required to spend time in nursing homes and homes for the aged.

23. That medical schools develop more post-secondary training fellowships in gerontology and geriatrics.

24. That the Ontario Government, boards of health, the medical profession and the education system provide increased emphasis on preventive health care through education, nutrition, fitness and self-help.

25. That the Ministry of Education ensure that themes relating to aging and old age be incorporated into the curriculum at all levels.

26. That the Ontario Ministry of Education and the Ministry of Community and Social Services put more emphasis on the development of intergenerational programs which would enable older people to work in schools, daycare centres, with handicapped children, etc., and encourage students to go out into the community and become involved with the elderly.

27. That the Ontario Government take the lead in planning and coordinating retirement education in the private and public sectors with a view to promoting greater responsibility among all individuals to plan financial security in retirement.

28. That the Ministry of Education encourage colleges and universities to offer courses related to the needs of older men and women planning second careers.

29. That programs be designed to meet the needs of elderly, poor women in the areas of budget management, nutrition, safety and security, life-coping skills, and delivered at the grassroots, neighbourhood level; e.g. storefront operation, church basement - where they would feel accepted and comfortable.

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30. That the provincial government investigate ways of helping senior citizens who are homeowners overcome financial obstacles to remaining in their homes, e.g. emulation of the British model "Abbeyfield" - a non-profit organization that either arranges home sharing for the elderly to ease the financial burden of home maintenance, or buys homes from elderly owners and maintains the homes for the benefit of the owner and other elderly occupants in the future.

31. That the zoning by-laws be reviewed with a view to removing obstacles to the establishment of alternative housing for the elderly in the community; e.g. group homes or home-sharing arrangements.

32. That the needs of elderly citizens be an integral consideration in the future planning of all transportation systems. Guidelines should be established to outline considerations and steps in planning.

33. That the Ontario Police Commission be asked to develop instructional material dealing specifically with the police response to the needs of older people who are the victims of crimes and that these instructions be included in the police recruit training program at the Ontario Police College.

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